

DEMOCRATIC POLICY COMMITTEE

FACT SHEET

FS-20-Health

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The Patients' Bill of Rights: Democrats Offer Comprehensive Protections for All Americans

Today, nearly 161 million Americans obtain health coverage through some form of managed care. These Americans face continuous barriers from a system that too often is more interested in lowering costs and increasing profits than in providing quality health care. The problems and fears faced by these individuals have only increased in the time that Republicans have delayed action on the Patients' Bill of Rights.

While Republicans stall, Americans face more and more problems from managed care. A recent Kaiser Family Foundation/Harvard University survey reported that problems with managed care are growing and that Americans are increasingly worried about how their health plan will treat them. Based on those survey findings, we know that in 1998, as many as 115 million Americans either had a problem or know someone who had a problem with their health plan—compared to 96 million people who reported problems in 1997.

Congress should pass a real Patients' Bill of Rights. The Republican bill is a far cry from meaningful reform. Among other gaps, the Republican bill still leaves medical decisions in the hands of insurance company accountants, does not provide a right to needed specialty care for children or adults, and provides no effective mechanism to hold plans accountable when plan abuse kills or injures patients. Further, almost two-thirds of privately insured Americans—100 million people—are not covered by the Republican plan.

The Democratic bill, supported by more than 200 leading organizations, offers real managed care reform that covers all privately insured Americans. Central elements of a meaningful, comprehensive Patients' Bill of Rights are:

- patients will have access to needed care;
- doctors are free to practice medicine without improper HMO and insurance company interference;
- a health plan's decision to deny care can be appealed by patients to an independent entity; and
- health plans are held accountable for their medical decisions that lead to harm.

For two years, American families have been waiting for Congress to end managed care abuses by passing a Patients' Bill of Rights. Action on the Patients' Bill of Rights deserves high priority in this Congress. Democrats are ready to act on legislation that will bring all patients the peace of mind that their health care will be there when they need it.

